

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: JANICE L SNOWDEN

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Case No. 14-bk-18069

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/08/2014.
- 2) The plan was confirmed on 01/13/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 09/18/2018.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$74,872.04.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 90,056.36	
Less amount refunded to debtor(s)	\$ 6.20	
<b>NET RECEIPTS</b>		<b>\$ 90,050.16</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,300.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 6,241.60	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,541.60</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,700.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MICHAEL H KALINER	Lgl	3,000.00	NA	NA	1,300.00	0.00
QUANTUM3 GROUP	Uns	0.00	822.12	822.12	249.36	0.00
PENNSYLVANIA DEPT. OF REVENUE	Sec	0.00	3,245.52	3,245.52	3,141.54	0.00
QUANTUM3 GROUP	Sec	0.00	672.05	672.05	672.05	0.00
PRA RECEIVABLES MANAGEMENT	Sec	0.00	28,372.97	27,966.35	27,966.35	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	28,372.97	406.62	123.34	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	7,444.48	6,867.80	6,867.80	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	7,444.48	576.68	174.92	0.00
FIRST TENNESSEE BANK	Sec	0.00	197,190.40	5,257.00	5,257.00	0.00
NCO Financial Systems	Uns	0.00	576.97	576.97	175.00	0.00
QUANTUM3 GROUP	Uns	0.00	324.92	324.92	92.35	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	808.02	808.02	245.09	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	1,760.18	1,760.18	533.89	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	8,377.81	8,377.81	2,541.12	0.00
AMERICAN INFOSOURCE LP	Uns	0.00	878.06	878.06	266.33	0.00
CHESTER COUNTY TAX CLAIM	Sec	0.00	5,979.28	5,979.28	5,979.28	0.00
M&T MORTGAGE CORP.	Sec	0.00	15,069.83	12,000.00	12,000.00	0.00
M&T MORTGAGE CORP.	Uns	0.00	15,069.83	3,089.83	937.20	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITADEL FEDERAL CREDIT UNION	Uns	0.00	18,993.60	18,993.60	5,761.05	0.00
CAPITAL ONE BANK	Uns	0.00	3,706.56	3,706.56	1,124.26	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,216.70	1,216.70	369.04	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	774.62	774.62	234.95	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	671.30	671.30	203.61	0.00
CAPITAL ONE BANK	Uns	0.00	7,369.28	7,369.28	2,235.22	0.00
CERASTES LLC	Uns	0.00	1,359.37	1,359.37	412.32	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,096.26	2,096.26	635.82	0.00
COMENITY CAPITAL BANK	Uns	0.00	837.50	837.50	254.03	0.00
GREEN TREE	Sec	0.00	93,439.78	4,055.64	4,055.64	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 9,312.64	\$ 9,312.64	\$ 0.00
Debt Secured by Vehicle	\$ 39,966.35	\$ 39,966.35	\$ 0.00
All Other Secured	\$ 9,896.85	\$ 9,792.87	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 59,175.84</b>	<b>\$ 59,071.86</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,867.80	\$ 6,867.80	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 6,867.80</b>	<b>\$ 6,867.80</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 54,646.40</b>	<b>\$ 16,568.90</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 7,541.60	
Disbursements to Creditors	\$ 82,508.56	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 90,050.16</b>

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 10/15/2018

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.